

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/29/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary E. Reid  
1966 E. 72nd Place,  
Apt. 1E  
Chicago, IL 60649

Case Number: 15-15153  
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-2461

Attorney for Debtor(s) (name and address):

David M Siegel  
David M. Siegel & Associates  
790 Chaddick Drive  
Wheeling, IL 60090  
Telephone number: 847 520-8100

Bankruptcy Trustee (name and address):

Joseph A Baldi Tr  
Baldi Berg, Ltd.  
20 N. Clark Street, Ste. 200  
Chicago, IL 60602  
Telephone number: 312-726-8150

**Meeting of Creditors:**

Date: **June 18, 2015**

Time: **01:30 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

**The presumption of abuse does not arise.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/17/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604  
Telephone number: 1-866-222-8029

**For the Court:**

Clerk of the Bankruptcy Court:  
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: May 4, 2015

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Mary E. Reid  
 Debtor

Case No. 15-15153-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: carmstead  
 Form ID: b9a

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: May 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2015.

db  
 23229791 +Mary E. Reid, 1966 E. 72nd Place,, Apt. 1E, Chicago, IL 60649-2910  
 23229794 +ACC International, 919 Estes Ct., Schaumburg, IL 60193-4427  
 23229795 AT&T, Bankruptcy Dept, 6021 S. Rio Grande Ave, 1st Floor, Orlando, FL 32809-4613  
 23229797 AT&T, Bankruptcy Dept., 1585 Waukegan Road, Waukegan, IL 60085-6727  
 23229798 +Columbia College Chicago, 600 S. Michigan Ave. Ste. 303, Chicago, IL 60605-1996  
 23229798 +Comcast, PO Box 3005, Southeastern, PA 19398-3005  
 23229802 +Harris & Harris, Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135  
 23229804 +MCI Communications, PO Box 163250, Columbus, OH 43216-3250  
 23229805 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 23229806 +Peoplesene, 130 E Randolph Drive, Chicago, IL 60601-6207  
 23229808 Receivables Performance Management, 20816 44th Ave W., Suite 100, Lynnwood, WA 98036-7744  
 23229809 +Recovery Management Service, 811 W. Evergreen Ave. Ste. 40, Chicago, IL 60642-2682  
 23229811 ++STELLAR RECOVERY INC, 1327 US HIGHWAY 2 WEST, STE 100, KALISPELL MT 59901-3413  
 (address filed with court: Stellar Recovery, Inc., 1845 US Highway 93 S,  
 Kalispell, MT 59901-5721)  
 23229812 +TCF Bank, 800 Burr Ridge Pkwy, Burr Ridge, IL 60527-0865  
 23229813 US Dept. Of Education, PO Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: davidsiegellaw@hotmail.com May 05 2015 01:18:09 David M Siegel,

David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
 tr +EDI: QJABALDI.COM May 05 2015 00:53:00 Joseph A Baldi, Tr, Baldi Berg, Ltd.,  
 20 N. Clark Street, Ste. 200, Chicago, IL 60602-4120  
 23229792 +EDI: AFNIRECOVERY.COM May 05 2015 00:53:00 AFNI, 1310 Martin Luther King Drive,  
 Bloomington, IL 61701-1465  
 23229793 +EDI: CINGMIDLAND.COM May 05 2015 00:53:00 AT&T, Bankruptcy Dept, 5407 Andrew Highway,  
 Midland, TX 79706-2851  
 23229796 +EDI: CHASE.COM May 05 2015 00:53:00 Chacecard, Bankruptcy Department, PO Box 15298,  
 Wilmington, DE 19850-5298  
 23229799 E-mail/Text: legalcollections@comed.com May 05 2015 01:19:35 Commonwealth Edison,  
 Bankruptcy Department, 2100 Swift Drive, Oak Brook, IL 60523-1559  
 23229801 E-mail/Text: legalcollections@comed.com May 05 2015 01:19:35 Commonwealth Edison,  
 PO Box 6111, Carol Stream, IL 60197-6111  
 23229800 E-mail/Text: legalcollections@comed.com May 05 2015 01:19:35 Commonwealth Edison,  
 Bankruptcy Department, 3 Lincoln Center, Oak Brook Terrace, IL 60181-4204  
 23229803 +EDI: IIC9.COM May 05 2015 00:53:00 IC Systems, 444 Highway 96 East,  
 Saint Paul, MN 55127-2557  
 23229807 +EDI: CBSPLS.COM May 05 2015 00:53:00 PLS, 9920 South Western Ave.,  
 Chicago, IL 60643-1831  
 23229810 EDI: NEXTEL.COM May 05 2015 00:53:00 Sprint Nextel Correspondence, Attn: Bankruptcy Dept.,  
 PO Box 7949, Overland Park, KS 66207-0949  
 23229814 EDI: AFNIVZWIRE.COM May 05 2015 00:53:00 Verizon Wireless, PO Box 26055,  
 Minneapolis, MN 55426-0055

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0752-1

User: carmstead  
Form ID: b9a

Page 2 of 2  
Total Noticed: 27

Date Rcvd: May 04, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2015 at the address(es) listed below:

David M Siegel on behalf of Debtor Mary E. Reid davidsiegellaw@hotmail.com,  
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com  
Joseph A Baldi, Tr jabaldi@baldiberg.com, jbaldi@ecf.epiqsystems.com;jmanola@baldiberg.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3